

**December 7, 2012**

**PUBLIC NOTICE # 2012-49**

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). Rate filings may be viewed via the Internet at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room>. Rate filings may also be viewed at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm>. In addition, listings of closed files may be viewed on our Internet site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

**IMPORTANT NOTICE**

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance  
Public Notice Filing  
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-8689	0212	21ST CENTURY CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-8609	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EXCESS AUTO	
12-8616	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
12-8664	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-8619	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
12-8666	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-8620	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
12-8667	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-8632	0140	AMCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	COMMERCIAL GENERAL LIABILITY	1.6
12-8673	0140	AMCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-8612	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	MOLESTATION AND SECURITY ENFORCEMENT	0
12-8684		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	MANUAL	MUSEUMS	
12-8712		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	MANUAL	MUSEUMS	
12-8720	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-8613	0361	AMERICAN FAMILY HOME INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	MOLESTATION AND SECURITY ENFORCEMENT	0
12-8614	0361	AMERICAN SOUTHERN HOME INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	MOLESTATION AND SECURITY ENFORCEMENT	0
12-8683	1279	ARCH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	COLLATERAL PROTECTION INSURANCE	
12-8631	0457	ARGONAUT GREAT CENTRAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP - ARGO SELECT	-0.38

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-8621	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
12-8668	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-8600	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	AFB A&E MEDIA TECH INS.	
12-8698	0660	CALIFORNIA AUTOMOBILE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR3- ALL	6.9
12-8583	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIAB.	
12-8737	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-8706	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	ENTERPRISE MEDIA SOLUTIONS	0
12-8721	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-8722	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-8686	0000	DENTISTS INSURANCE COMPANY (THE)	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	PROFESSIONAL LIABILITYDENTISTS	
12-8678	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	EPLI	-24.4
12-8695	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP-EPLI	-9.6
12-8703	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	EPLI	-31.4
12-8682	1120	EVEREST NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE	0
12-8685	1120	EVEREST NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
12-8717	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB-FAMILY OFFICE MANAGEMENT PAK	
12-8691	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FINANCIAL INSTITUTION PORTFOLIO	
12-8710	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FIDUCIARY LIABILITY	

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12-8726	4765	FIDELITY NATIONAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
12-8584	4765	FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
12-8709	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	SPECIAL EVENT	0
12-8606	0031	GEICO GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	STANDARD, PROF., SKILLED ARTISANS, AFFINITY, SPONSO	
12-8607	0031	GEICO INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	STANDARD, PROF., SKILLED ARTISANS, AFFINITY, SPONSO	
12-8718	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE.	0
12-8608	0031	GOVERNMENT EMPLOYEES INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	STANDARD, PROF., SKILLED ARTISANS, AFFINITY, SPONSO	
12-8692	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	NEW PROGRAM	CROP HAIL	0
12-8738	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-8601	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS EXCESS ADVANTAGE	0
12-8739	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-8610	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	EXCESS AUTO	
12-8622	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	FIRE	FORMS	NONE	
12-8669	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-8679	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
12-8623	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	FIRE	FORMS	NONE	
12-8670	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-8586	0503	LANDCAR CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CONTRACT REIMBURSEMENT POLICY	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-8596	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	DATA BREACH LIAB.	0
12-8605	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF LIAB - TECHNOLOGY	0
12-8694	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	INLAND MARINE	FORMS	WIRELESS COMMUNICATION EQUIPMENT	
12-8696	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	WIRELESS COMMUNICATION EQUIPMENT	
12-8740	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-8723	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-8734	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
12-8674	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-8633	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RATE	COMMERCIAL GENERAL LIABILITY	1.6
12-8675	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-8634	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	COMMERCIAL GENERAL LIABILITY	1.6
12-8676	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-8697	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-8693	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-8711	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	GENERIC ISO	0
12-8713	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	GENERIC ISO	0
12-8705	1129	ONEBEACON INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	HEARING AID & ALTERNATIVE LISTENING DEVICE	
12-8624	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	

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12-8671	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-8585	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-8603	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
12-8716	0796	PRAETORIAN INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	TENANT	
12-8598	0796	QBE INSURANCE CORPORATION	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
12-8599	0796	QBE INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
12-8626	0796	QBE INSURANCE CORPORATION	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARM & RANCH	0
12-8630	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-8700	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
12-8702	0796	QBE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
12-8707	0796	QBE INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
12-8597	0031	REDWOOD FIRE AND CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	VAR 8A.	-10
12-8719	0796	REGENT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE.	0
12-8587	0158	SENECA INSURANCE COMPANY, INC.	COMMERCIAL	FIRE	RULE CHANGE	NONE	
12-8735	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	PGI COMMERCIAL REAL ESTATE	-21.4
12-8701	0176	STATE FARM GENERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR. 3 - OFFICE	-4.94
12-8704	0176	STATE FARM GENERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR 3- MISCELLANEOUS	3.72
12-8708	0176	STATE FARM GENERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR.3 MERCANTILE/SERVICE	4.14

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12-8611	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GARAGE	0
12-8688	0000	STERLING CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	CLASSIC	
12-8690	0000	STERLING CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	CLASSIC	6.5
12-8699	0161	TOPA INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	PROGRAM 2	
12-8724	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-8582	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	LIQUOR LIABILITY	
12-8681	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PRODUCT (REGIONAL)MONOLINE GENERAL	
12-8687	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	GENERAL PACKAGE PRODUCT (REGIONAL)	
12-8725	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-8672	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-8714	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	EARTHQUAKE	RULE CHANGE	GENERIC ISO	0
<b>101 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS</b>							

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# California Department of Insurance

## Public Notice Filing Errata Report

### December 7, 2012

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	12-6233	8/17/2012	Citizens Insurance Company	Commercial Multi-Peril	Rate and Variance	Var. 8B-BOP	0.06%
Correct	12-6233	8/17/2012	Citizens Insurance Company	Commercial Multi-Peril	<b>Rule Change</b>	<b>BOP</b>	0.06%
<b>Add</b>	12-8747	11/9/2012	Eagle West Insurance Company	Personal Auto Liability and Physical Damage	Rule Change	California Professional Firefighters	0.00%
Incorrect	12-6234	8/17/2012	Hanover American Insurance Company	Commercial Multi-Peril	Rate and Variance	Var. 8B-BOP	0.06%
Correct	12-6234	8/17/2012	Hanover American Insurance Company	Commercial Multi-Peril	<b>Rule Change</b>	<b>BOP</b>	0.06%
Incorrect	12-6235	8/17/2012	Hanover Insurance Company	Commercial Multi-Peril	Rate and Variance	Var. 8B-BOP	0.06%
Correct	12-6235	8/17/2012	Hanover Insurance Company	Commercial Multi-Peril	<b>Rule Change</b>	<b>BOP</b>	0.06%
Incorrect	12-6236	8/17/2012	Massachusetts Bay Insurance Company	Commercial Multi-Peril	Rate and Variance	Var. 8B-BOP	0.06%
Correct	12-6236	8/17/2012	Massachusetts Bay Insurance Company	Commercial Multi-Peril	<b>Rule Change</b>	<b>BOP</b>	0.06%

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